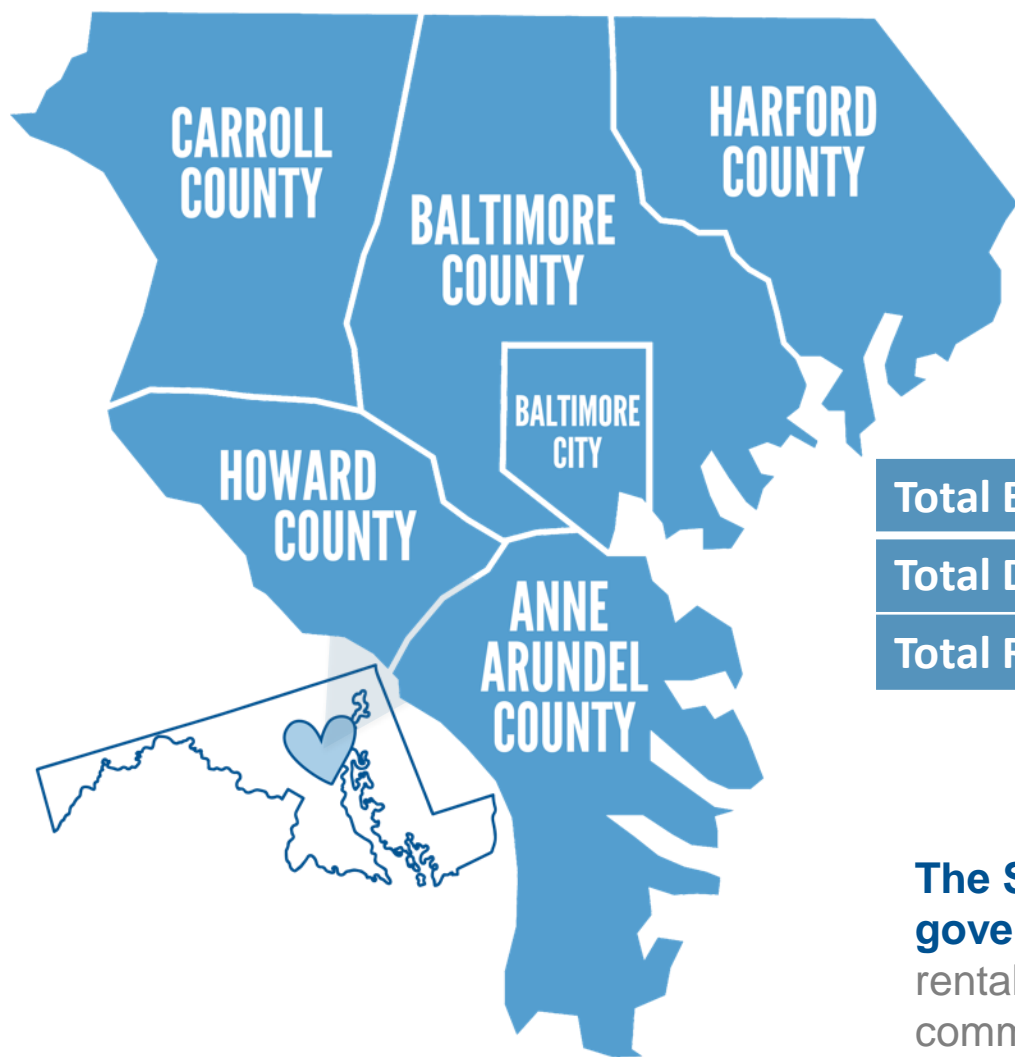




Emergency Rental Assistance Update

TOPICS IN TODAY'S PRESENTATION

- Spending to Date
- Remaining Funding
- Unmet Need
- Consequences of Eviction



Total ERAP Spending to Date

Total ERAP Rental Assistance Funding	\$97 million
Total Distributed (Aug '21 – Dec '22)	\$79 million (10,928 households)
Total Remaining Rental Assistance	\$18 million (2,490 households)

The STEP Program supplements the efforts of local government partners in Central Maryland by providing rental assistance to households in the most vulnerable communities in Anne Arundel, Baltimore City, Baltimore County, Harford, and Howard.



Why Need Continues

74% of households assisted continue to struggle, with an average rent debt of three months

Many households are still struggling or have suffered a recent hardship.

- **New or Recent Income Loss:** Many households continue to miss work or lose hours due to COVID-related illness among both parents and children
- **Asset Depletion:** Poor households have depleted savings or maxed out credit, meaning that even small financial disruptions can lead to eviction
- **Rent “Gluts”:** Even if families regain employment, it is very difficult for low-income households to pay down back rents that built up in 2020 and 2021

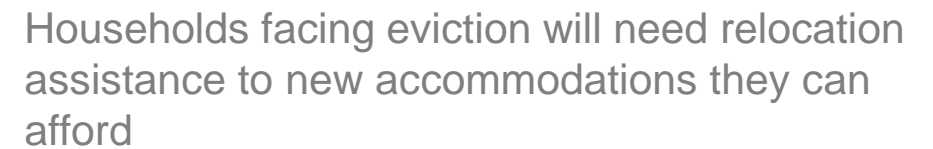
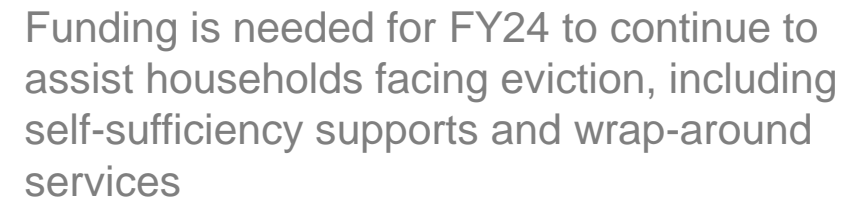


Consequences of Eviction

- **Trauma for children and families:** evictions constitute an “adverse childhood experience”
- **Educational delays:** housing displacement causes children to fall behind an average of three months
- **Increases in homelessness:** one in ten evictions leads to homelessness
- **Costs to social system:** approx. \$30,000 for each individual



State funding is needed to continue to provide services to help Maryland families avoid eviction and regain self-sufficiency.



QUESTIONS?

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